



**A&A Ready Mixed Concrete Inc.**

4621 Teller Ave #130

Newport Beach, CA 92660

Dear \_\_\_\_\_,

We are contacting you regarding a data security incident that occurred on Monday, May 16th, 2016, at the Company. It appears the targeted data involved 2015 W2 information of employees which could potentially become available to unknown individuals. As a result, your personal information may have been exposed to others. Please be assured we have taken every step necessary to address the incident, and are fully committed to protecting your information. We contacted the FBI, the Internal Revenue Service, and the Attorney General, and they are already assisting our efforts to remedy this situation and prevent misuse of information. This is a vastly growing problem, and many major companies such as: Anthem Blue Cross, Target, Wal-Mart, and Home Depot, just to name a few, have also had data breaches. According to USA Today, 43% of companies have experienced a data breach in the past year.

To help protect your identity, although this does not affect all employees, we are offering a complimentary one-year membership of Experian's® ProtectMyID® Elite. This product helps detect possible misuse of your personal information and provides you with superior identity protection support focused on immediate identification and resolution of identity theft.

**Activate ProtectMyID Now in Three Easy Steps**

1. ENSURE That You Enroll By: 8/31/2016 (Your code will not work after this date.)
2. VISIT the ProtectMyID Web Site to enroll: [www.protectmyid.com/enroll](http://www.protectmyid.com/enroll)
3. PROVIDE Your Activation Code: "

If you have questions or need an alternative to enrolling online, please call 877-441-6943 and provide engagement #

## ADDITIONAL DETAILS REGARDING YOUR 12-MONTH PROTECTMYID MEMBERSHIP:

A credit card is not required for enrollment.

Once your ProtectMyID membership is activated, here are some of the features offered:

- **Free copy of your Experian credit report**
- **Surveillance Alerts for:**
  - **Daily 3 Bureau Credit Monitoring:** Alerts of key changes & suspicious activity found on your Experian, Equifax®, and TransUnion® credit reports.
  - **Internet Scan:** Alerts if your personal information is located on sites where compromised data is found, traded or sold.
  - **Change of Address:** Alerts of any changes in your mailing address.
- **Identity Theft Resolution & ProtectMyID ExtendCARE:** Toll-free access to US-based customer care and a dedicated Identity Theft Resolution agent who will walk you through the process of fraud resolution from start to finish for seamless service. They will investigate each incident; help with contacting credit grantors to dispute charges and close accounts including credit, debit and medical insurance cards; assist with freezing credit files; contact government agencies.
  - It is recognized that identity theft can happen months and even years after a data breach. To offer added protection, you will receive ExtendCARE™, which provides you with the same high-level of Fraud Resolution support even after your ProtectMyID membership has expired.
- **\$1 Million Identity Theft Insurance\*:** Immediately covers certain costs including, lost wages, private investigator fees, and unauthorized electronic fund transfers.
- **Lost Wallet Protection:** If you misplace or have your wallet stolen, an agent will help you cancel your credit, debit, and medical insurance cards.

Once your enrollment in ProtectMyID is complete, you should carefully review your credit report for inaccurate or suspicious items. If you have any questions about ProtectMyID, need help understanding something on your credit report or suspect that an item on your credit report may be fraudulent, please contact Experian's customer care team at 877-441-6943.

\* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

## ADDITIONAL ACTIONS TO HELP REDUCE YOUR CHANCES OF IDENTITY THEFT

### ➤ PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE

An **initial 90 day security alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

**Equifax**  
1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**  
1-800-680-7289  
[www.transunion.com](http://www.transunion.com)

### ➤ PLACE A SECURITY FREEZE ON YOUR CREDIT FILE

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

➤ **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

➤ **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

➤ **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

➤ **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

➤ **ADDITIONAL STEPS FOR VICTIMS OF TAX-RELATED IDENTITY THEFT**

If your SSN is compromised and you know or suspect you are a victim of 'tax-related' identity theft, please take these additional steps:

1. Respond immediately to any IRS issued notice; call the number provided on the IRS notice and verify you are talking to an IRS employee.
2. Complete IRS Form 14039, Identity Theft Affidavit, [irs.gov/pub/irs-pdf/f14039.pdf](http://irs.gov/pub/irs-pdf/f14039.pdf). Mail or fax the form according to instructions. If you are responding to an IRS notice, be sure to include a copy of the notice.

• You only need to file Form 14039 one time.

• If you are an Identity Protection PIN recipient, you don't need to file a Form 14039 to tell us you are a victim of tax-related identity theft.

3. Continue to pay your taxes and file your tax return, even if you must do so by paper.

4. If you previously contacted the IRS and don't have a resolution to your identity theft issue, you may call the IRS for specialized assistance at 1-800-908-4490. Hours of operation: Monday - Friday, 7 a.m. - 7 p.m. your local time (Alaska & Hawaii follow Pacific Time).

We sincerely apologize for this incident, regret any inconvenience it may cause you and encourage you to take advantage of the product outlined herein. Should you have questions or concerns regarding this matter and/or the protections available to you, please do not hesitate to contact us at (800) 355-7262 Attn: Identity Theft Specialist

Sincerely,

Chief Operating Officer